

### DEFERRED COMPENSATION (457 Plan)

Employees may defer up to \$17,000 per year to a deferred compensation program. Employees who are over age 50 or who are in the last 3 years prior to retirement may be eligible to contribute more than \$17,000 per year. Contributions to the plans are made through pre-tax payroll deductions. Gilbert offers three options: Hartford, ICMA Retirement Corporation, and VALIC.

### EMPLOYEE NETWORK

Employee Network provides a network of discounts for employees of the Town of Gilbert. For a list of discount providers, visit [www.employee-network.com](http://www.employee-network.com).

### TUITION REIMBURSEMENT

Courses or degree must be for credit and job related or to prepare the employee for another position within the organization. Subject to budget funding, Gilbert reimburses eligible employees for tuition, books and lab fees at 100% for a grade of "A" or "B", or 90% for a grade of "C" for preauthorized courses **up to a maximum of \$5,000 per fiscal year**. Pass/Fail classes are reimbursed at 80% for a passing grade.

### EMPLOYEE LEAVE

#### VACATION

Employees accrue vacation based upon years of service. As of June 1 each year, vacation balances of employees will be reduced to the maximum carryover indicated in the table below. Employees with vacation balances over the maximum carryover will have the value of ½ of unused hours in excess of the maximum paid into a Healthcare Reimbursement Account (HRA) for post-retirement healthcare costs.

<b>(40 hr work wk)</b> <u>Years of Service</u>	<u>Bi-weekly</u> <u>Accrual</u>	<u>Annual</u> <u>Accrual</u>	<u>Max June 1</u> <u>Carryover</u>
Less than 5 years	3.85 hrs/pay	100 hrs/yr	350
5 – 9.99 years	4.81 hrs/pay	125 hrs/yr	
10 – 14.99 years	5.54 hrs/pay	144 hrs/yr	
15 – 19.99 years	6.27 hrs/pay	163 hrs/yr	
20 + years	6.81 hrs/pay	177 hrs/yr	

<b>(56 hr work wk)</b> <u>Years of Service</u>	<u>Bi-weekly</u> <u>Accrual</u>	<u>Annual</u> <u>Accrual</u>	<u>Max June 1</u> <u>Carryover</u>
Less than 5 years	5.38 hrs/pay	140 hrs/yr	490
5 – 9.99 years	6.73 hrs/pay	175 hrs/yr	
10 – 14.99 years	7.75 hrs/pay	201.6 hrs/yr	
15 – 19.99 years	8.78 hrs/pay	228.2 hrs/yr	
20 + years	9.53 hrs/pay	247.8 hrs/yr	

### SICK LEAVE PROGRAMS

#### Accrual

Employees accrue 3.7 hours of sick leave per pay period (40 hr work week) or 5.26 hours per pay period (56 hr work week). Sick leave may be used for personal illness/injury, child birth and recovery, medical and dental examinations, bereavement, and care of an immediate family member with an illness or injury. Payout for excess hours above 728 (employees on 56 hr work week) or above 520 (employees on 40 hr work week) on December 1 will be paid into a Health Reimbursement Account in accordance with the MOU.

### Sick Leave Donation Program

Employees may donate sick leave to eligible employees who have exhausted their own accrued leave. Employees must maintain a minimum balance of 40 hours in order to be eligible to donate sick leave under this program.

### HOLIDAYS

Employees generally receive 8 hours of holiday pay for the following holidays:

New Year's Day	MLK/Civil Rights Day
Presidents Day	Memorial Day
Independence Day	Labor Day
Thanksgiving Day	Day after Thanksgiving
Christmas Day	Floating Holiday

Employees assigned to a 40 hour work week receive 8 hours of holiday pay or the number of hours they would normally work if the day was not a holiday, whichever is greater. Additionally, employees will receive 8 hours of banked holiday time that may be used in no greater than 4 hour increments in accordance with the MOU.

### INJURY LEAVE

Eligibility for injury leave is subject to an investigation which determines that the incident did not violate safety rules/procedures and no negligence was involved on the part of the employee who is injured on the job. Injury leave must be applied for and approved by the HR Manager or designee. Employees who receive workers compensation checks covering time for which the employee also received injury leave must turn over such workers compensation checks to Human Resources.

### JURY DUTY

Jury duty leave provides an employee with paid leave in the event that the employee is subpoenaed or summoned for jury duty.

### BEREAVEMENT LEAVE

Bereavement leave is paid leave that may be granted to an employee for up to 3 working days or 2 fire suppression shifts in the event of the death of a member of the immediate family. The Department Director may grant leave in excess of 3 working days or 2 fire suppression shifts for special circumstances.

### MILITARY LEAVE

Special leave granted to a member of the National Guard or Reserve Corps of the United States Armed Services. Paid military leave is limited to a maximum of 360 hours per two consecutive rolling calendar years. Absences for basic training or active duty may qualify for supplemental pay if there is an income loss to the employee.



## BENEFITS SUMMARY

### FISCAL YEAR 2012-2013

### IAFF COVERED

### FULL TIME EMPLOYEES

**This Benefits Summary is designed to provide a brief description of the benefits provided for Full Time Sworn Fire employees who are covered by the IAFF Employee Organization.**

**This pamphlet is intended to be a brief overview. Detailed information on employee benefits is available in Human Resources.**

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## BENEFITS (Required by Law)

### SOCIAL SECURITY (FICA)/MEDICARE

Firefighters are exempt from participation in Social Security. All employees and Gilbert must contribute to Medicare. The current rate for Medicare tax is 1.45%.

### RETIREMENT

#### Public Safety Personnel Retirement System (PSPRS)

All sworn public safety personnel are required by law to participate in the program. This program provides a benefit at retirement based upon years of service and highest 3 years of compensation of the employee while in the system. This plan also has some job related disability and death benefits.

Effective 7/1/12, the employee pre-tax contribution rate is **9.55%** of gross pay and the employer contribution rate is 12.77% for **firefighters**.

Additional information may be obtained on the PSPRS website at [www.psprs.com](http://www.psprs.com).

### WORKER'S COMPENSATION

Arizona law requires employers to provide worker's compensation insurance. This insurance protects the employee in the event of a job related injury. Coverage includes payment of medical bills, payment of lost wages equal to 2/3 of the employee's monthly wage up to \$4,062.29 (or as set by state law), and rehabilitation services necessary to return to work.

*Employees are responsible to notify a supervisor immediately when an injury occurs on the job. In addition, job related injuries could qualify for injury leave.*

### UNEMPLOYMENT

Employee earnings apply to base period earnings for unemployment compensation. In the event you are unemployed and actively seeking employment, you may be eligible for unemployment compensation. Gilbert is billed directly by the Department of Economic Security for claims paid.

## BENEFITS (Elective)

### MEDICAL INSURANCE

Regular, full time employees are eligible to receive medical coverage. Eligible dependents may be covered if desired. The Town of Gilbert Medical Plan is a self-insured medical plan that offers an Exclusive Provider Organization (EPO) utilizing the *Blue Cross Blue Shield of AZ (BCBSAZ)* physician network. The plan is administered by (MMSI). The medical plan website may be accessed at [www.mmsiwellness.com](http://www.mmsiwellness.com).

Contributions rates towards premiums for this coverage are summarized below. This information is intended as a brief summary only. Plan documents are available in Human Resources and should be consulted for a complete description of benefits.

<u>Town of Gilbert Medical Plan</u> <u>Administered by MMSI</u>	
<i>Employee Contribution (per month)</i>	
Single Coverage	<b>\$88.22</b>
Family Coverage	<b>\$250.48</b>
<i>Town Contribution (per month)</i>	
Single Coverage	<b>\$352.90</b>
Family Coverage	<b>\$1,001.94</b>

### DENTAL INSURANCE

Regular, full-time employees are eligible to receive dental coverage. Eligible dependents may be covered if desired. This is a self-insured dental plan using the Delta Dental of Arizona provider network. A dentist search engine is available through the Delta Dental website at [www.deltadentalaz.com](http://www.deltadentalaz.com). A summary of the benefits is listed below.

<i>Coverage levels</i>	<u>Delta Dental</u>
Preventive Services	100%
Routine Services	80%
Major Services	60%
Orthodontics	50%, \$1,000 Lifetime maximum/person
Annual Deductible	\$50.00
Annual Max. Benefit	\$1,500
<i>Employee Contribution (per month)</i>	
Single Coverage	<b>\$7.40</b>
Family Coverage	<b>\$20.96</b>
<i>Town Contribution (per month)</i>	
Single Coverage	<b>\$29.62</b>
Family Coverage	<b>\$83.86</b>

### VOLUNTARY VISION COVERAGE

A voluntary vision option is available at the employee's cost through Delta Vision, powered by Eyemed.

### LIFE INSURANCE

Regular, full-time employees are provided with a term life insurance policy at no cost to the employee. The policy is equal to 100% of annual salary up to \$100,000, with a matching Accidental Death & Dismemberment benefit. A seat-belt provision provides additional coverage equal to the employee's annual salary, up to \$50,000. In addition, eligible dependents are covered by a \$2,000 basic life insurance policy.

***Voluntary Life Insurance:** Additional coverage for Town employees and their dependents is available at group discount rates through payroll deductions under a voluntary group life insurance policy.*

### DISABILITY INSURANCE

Regular, full-time employees are provided with disability coverage at no cost to the employee. Short Term Disability coverage becomes effective upon approval after a 90 consecutive day disability period (excludes work related injuries/illnesses). Once the qualifying period has been met, the plan will pay 60% of employee's base salary from 90 - 179 days. Long Term Disability becomes effective upon approval after 180 days and will pay 66 2/3% of employee's base salary (up to maximum benefit) upon acceptance of the claim.

***Voluntary Disability Insurance:** A Voluntary Short Term Disability plan is available to employees at their own cost. This plan offers benefits after 7 days of disability as a result of an injury or 14 days of disability as a result of illness. This coverage is available through AFLAC.*

### EMPLOYEE ASSISTANCE PROGRAM

Employees are provided with an Employee Assistance Program (EAP) through Family & Resource Counseling, Inc., EAP Preferred at no cost to the employee. The EAP provides up to 10 counseling sessions per year per issue and referral services for employees and their dependents. The local phone number is **(602) 264-4600** and emergency services are available 24 hours/day, 7 days a week.

*Use of services provided by the EAP is confidential and between you, your family and EAP Preferred. Release of information regarding individual employee use of the EAP is only given with written consent of the employee unless otherwise required by law.*

### FLEXIBLE SPENDING ACCOUNT

Regular, full-time employees may enroll in the Flexible Spending Account. Section 125 of the IRS Code allows pre-tax deductions for eligible expenses. Eligible expenses include group health and dental premiums, unreimbursed medical expenses (\$5,000 maximum for the current plan year), and dependent care expenses (\$5,000 maximum per calendar year).

Employees who are enrolled in the medical and/or dependent care expense accounts are reimbursed after submitting a claim form and receipt to Payroll.

*Once enrolled in the plan, an employee must continue enrollment and participate through the end of the plan year unless a qualifying event occurs during the year to allow the employee to change the election. For a list of qualifying events, please see the plan document.*